IN THE CLAIMS

Cancel claims 23, 25, and 26.

- (previously presented) A method comprising:
- a) in a group of ATMs,
- i) all of which are located in public places,
- ii) all of which are connected to a financial network;
- iii) all of which are operable to dispense cash to customers in response to customer commands:
- iii) in which is contained a sub-group of ATMs in which the ATMs are not capable of dispensing cash in response to commands issued by a customer from a cellular telephone,

identifying an ATM in the sub-group; and

- b) modifying said identified ATM into a retro-fitted ATM which dispenses cash in response to commands received from a cellular telephone.
- (original) The method of claim 1 wherein said modifying step includes retrofitting said ATM with a program for enabling said ATM to receive a transaction from a remote source.
- (original) The method of claim 1 wherein said modifying step includes retrofitting said ATM with a transceiver adapted to receive signals directly from the wireless telephone.
- (original) The method of claim 3, wherein said transceiver is further adapted to transmit signals directly to said wireless telephone.

- (original) The method of claim 4 wherein said signals implement local wireless communication.
- (original) The method of claim 1 wherein said ATM is connected to a network for communication therebetween, and wherein said modifying step includes providing a connection between said network and said wireless telephone.
- 7. (previously presented) The method of claim 1 wherein said modifying step includes: retrofitting said ATM with a transceiver adapted to receive signals directly from a wireless telephone; and providing a connection between said network and said wireless telephone.
- 8. (previously presented) A method comprising: identifying an ATM which has a screen for displaying options for withdrawing cash and a touch input mechanism for receiving user commands; and modifying said ATM into a retro-fitted ATM to enable it to receive from a wireless telephone user commands for dispensing cash without the use of said touch input mechanism, wherein
- the ATM, prior to modification, is operative to (A) respond to user commands, including a command to dispense cash, and (B) cause a modification to the user's account,
- the ATM, before and after modification, is connected to a host computer via a network.
- before the modification, other ATMs are connected to the host computer via the network.
- the other ATMs are operative to respond to user commands, including a command to dispense cash,
- 5) all said ATMs are located in public places, and
- 6) at least some of the other ATMs are not modified to enable them to receive from a wireless telephone user commands for dispensing eash.

9-21. (canceled)

 (previously presented) Method according to claim 1, wherein, prior to the process of modifying said ATM, said ATM was incapable of receiving user commands for dispensing cash from a wireless telephone.

23-26. (canceled)

- (previously presented) Method according to claim 7, wherein said ATM was unable to receive signals directly from a wireless telephone prior to the modifying step.
- 28. (previously presented) Method according to claim 8, wherein said ATM was unable to receive signals directly from a wireless telephone prior to the modifying step.
- (previously presented) Method according to claim 6, wherein communication between the wireless telephone and the ATM occurs through the network.

30-31. (canceled)